

Information to identify the case:

Debtor 1	<u>Lewis A Lockman Sr.</u>	Social Security number or ITIN	xxx-xx-5994
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	District of New Jersey		
Case number:	17-18221-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lewis A Lockman Sr.

8/18/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Lewis A Lockman, Sr.
 Debtor

Case No. 17-18221-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db +Lewis A Lockman, Sr., 14 Atlantic Road, Pennsville, NJ 08070-2721
 516782827 +Bestbuy/cbna, P.O. Box 790040, Saint Louis, MO 63179-0040
 516782830 +Citicards Cbna, Citicorp Credit Svc./Centralized, Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 516782831 +First National Bank, Attn: FNN Legal Dept., 1620 Dodge St. Mailstop Code 3290,
 Omaha, NE 68102-1593
 516782832 +Lending Coporate, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
 516821474 +Quicken Loans Inc., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QBTHOMAS.COM Aug 18 2017 22:28:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2017 22:37:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 18 2017 22:37:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516782826 +E-mail/Text: bk@avant.com Aug 18 2017 22:38:31 Avant Credit, Inc, 640 N. La Salle Street,
 Ste 535, Chicago, IL 60654-3731

516782828 +EDI: CAPITALONE.COM Aug 18 2017 22:28:00 Capital One,
 Attn: General Correspondence/Bankruptcy, P. O. Box 30285, Salt Lake City, UT 84130-0285
 516782829 +EDI: CHASE.COM Aug 18 2017 22:28:00 Chase Card, Attn.: Correspondence Dept.,
 P.O. Box 15298, Wilmington, DE 19850-5298

516782833 +EDI: AGFINANCE.COM Aug 18 2017 22:28:00 One Main, Attn. Bankruptcy, 601 NW 2nd Street,
 Evansville, IN 47708-1013
 516782834 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 18 2017 22:38:14 Quicken Loans Inc,
 1050 Woodward Ave, Detroit, MI 48226-1906

516783229 +EDI: RMSC.COM Aug 18 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

516782835 +EDI: RMSC.COM Aug 18 2017 22:28:00 Synchrony Bank/Walmart, Attn. Bankruptcy,
 P.O. Box 956060, Orlando, FL 32896-0001

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Gary M. Salber on behalf of Debtor Lewis A Lockman, Sr. gsalberlaw@comcast.net
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4